MUA PERSONAL POLICY 2023 version 1.04

THE EXCESSES AND THE SUMS INSURED

(Part of your policy schedule and / or quote)

SECTION 1: BUILDINGS Insured event	Excess	Maximum Sum insured
Your cover	As stated in the schedule	As stated in your schedule
	As stated in the schedule	As stated in your schedule
Accidental Damage / Electronic, Electrical, or mechanical	Nil basic excess	R5 000
Alternative accommodation	Nil basic excess	25% of Sum insured
Fire Extinguishing Charges	Nil basic excess	25% of Sum Insured
Glass and sanitaryware	Nil basic excess	reasonable cost
Hiring of security guard / watchmen	Nil basic excess	R10 000
Metered water leakage	Nil basic excess	R5 000
Public supply	Nil basic excess	reasonable costs
Replacing locks and keys	Nil basic excess	R10 000
Removal of fallen trees	Nil basic excess	R5 000, one claim per annum
Tracing of leaks	Nil basic excess	R10 000
Wild baboons and wild monkeys	Nil basic excess	R10 000
····· ··· - ·· - ·· ··· - ··· - ··· - ··· - ··· - ··· - ··· - ··· - ··· - ··· - ··· - ··· - ··· - ·· ··· - ·· ··· - ·· ·· ·· ·· ·· ·· ·· ·· ·· ·· ·· ·· ·· ·· ·· ··		
OPTIONAL EXTENSIONS OF COVER		
Accidental Damage Top-up	Nil basic excess	R 10 000
5 1 1	Nil basic excess	R 25 000
	Nil basic excess	R 50 000
	Nil basic excess	R100 000
Building Geyser Maintenance	Nil basic excess	reasonable costs
Changes to your buildings because of physical injury	Nil basic excess	R100 000
Subsidence, Landslip or Ground heave	compulsory excess 10% of claim, min R 10 000	Sum Insured
Basic excess waiver		
No basic excess when you are over 55 years of age		
and not gainfully employed		
and not gaining on ployou		
Voluntary and Compulsory excesses will apply		
to every claim		
Compulsory Excesses:		
Loss / damage from theft / attempted theft,	R5 000 compulsory excess	
malicious damage or the escape or leaking of water		
when building is unoccupied		
Loss or damage due to power surge in absorbed of a Class 2 SANS emproved every	R 3 500 compulsory excess	
in absence of a Class 2 SANS approved surge protection device fitted to the main electrical		
distribution board		
Section 2: CONTENTS	F	Maximum Sum Incured
Section 2: CONTENTS nsured event	Excess	Maximum Sum Insured
Section 2: CONTENTS nsured event Your cover	Excess As stated in the schedule	Maximum Sum Insured As stated in your schedule
Section 2: CONTENTS nsured event Your cover AUTOMATIC EXTENSIONS OF COVER	As stated in the schedule	As stated in your schedule
Section 2: CONTENTS insured event Your cover AUTOMATIC EXTENSIONS OF COVER Accidental Damage/ Electronic, Electrical, or mechanical	As stated in the schedule Nil basic excess	As stated in your schedule R5 000
Section 2: CONTENTS insured event Your cover AUTOMATIC EXTENSIONS OF COVER Accidental Damage/ Electronic, Electrical, or mechanical	As stated in the schedule	As stated in your schedule R5 000 25% of Sum Insured
Section 2: CONTENTS insured event Your cover AUTOMATIC EXTENSIONS OF COVER Accidental Damage/ Electronic, Electrical, or mechanical Alternative accommodation Business equipment	As stated in the schedule Nil basic excess Nil basic excess Nil basic excess	As stated in your schedule R5 000
Section 2: CONTENTS nsured event Your cover AUTOMATIC EXTENSIONS OF COVER Accidental Damage/ Electronic, Electrical, or mechanical Alternative accommodation Business equipment Cover for contents not contained at	As stated in the schedule Nil basic excess Nil basic excess	As stated in your schedule R5 000 25% of Sum Insured
Section 2: CONTENTS nsured event Your cover AUTOMATIC EXTENSIONS OF COVER Accidental Damage/ Electronic, Electrical, or mechanical Alternative accommodation Business equipment Cover for contents not contained at nsured address stated in the schedule	As stated in the schedule Nil basic excess Nil basic excess Nil basic excess R1 000 compulsory excess10% of Sum Insured	As stated in your schedule R5 000 25% of Sum Insured R50 000
Section 2: CONTENTS Insured event Your cover AUTOMATIC EXTENSIONS OF COVER Accidental Damage/ Electronic, Electrical, or mechanical Alternative accommodation 3usiness equipment Cover for contents not contained at nsured address stated in the schedule	As stated in the schedule Nil basic excess Nil basic excess Nil basic excess	As stated in your schedule R5 000 25% of Sum Insured R50 000 Fatal injury R50 000;
Section 2: CONTENTS insured event Your cover AUTOMATIC EXTENSIONS OF COVER Accidental Damage/ Electronic, Electrical, or mechanical Alternative accommodation Business equipment Cover for contents not contained at nsured address stated in the schedule Fatal injury & emergency care	As stated in the schedule Nil basic excess Nil basic excess Nil basic excess R1 000 compulsory excess10% of Sum Insured Nil basic excess	As stated in your schedule R5 000 25% of Sum Insured R50 000 Fatal injury R50 000; emergency expenses R5 000
Section 2: CONTENTS Insured event Your cover AUTOMATIC EXTENSIONS OF COVER Accidental Damage/ Electronic, Electrical, or mechanical Alternative accommodation Business equipment Cover for contents not contained at Insured address stated in the schedule Fatal injury & emergency care Fire extinguishing charges	As stated in the schedule Nil basic excess Nil basic excess R1 000 compulsory excess10% of Sum Insured Nil basic excess Nil basic excess	As stated in your schedule R5 000 25% of Sum Insured R50 000 Fatal injury R50 000; emergency expenses R5 000 25% of Sum Insured
Section 2: CONTENTS insured event Your cover AUTOMATIC EXTENSIONS OF COVER Accidental Damage/ Electronic, Electrical, or mechanical Alternative accommodation Business equipment Cover for contents not contained at nsured address stated in the schedule Fatal injury & emergency care Fire extinguishing charges Foodstuffs	As stated in the schedule Nil basic excess Nil basic excess R1 000 compulsory excess10% of Sum Insured Nil basic excess Nil basic excess Nil basic excess Nil basic excess	As stated in your schedule R5 000 25% of Sum Insured R50 000 Fatal injury R50 000; emergency expenses R5 000 25% of Sum Insured R5 000
Section 2: CONTENTS insured event Your cover AUTOMATIC EXTENSIONS OF COVER Accidental Damage/ Electronic, Electrical, or mechanical Alternative accommodation Business equipment Cover for contents not contained at nsured address stated in the schedule Fatal injury & emergency care Fire extinguishing charges Foodstuffs Guest & domestic employees personal belongings	As stated in the schedule Nil basic excess Nil basic excess R1 000 compulsory excess10% of Sum Insured Nil basic excess Nil basic excess Nil basic excess Nil basic excess Nil basic excess Nil basic excess	As stated in your schedule R5 000 25% of Sum Insured R50 000 Fatal injury R50 000; emergency expenses R5 000 25% of Sum Insured R5 000 R10 000
Section 2: CONTENTS nsured event Your cover AUTOMATIC EXTENSIONS OF COVER Accidental Damage/ Electronic, Electrical, or mechanical Atternative accommodation Business equipment Cover for contents not contained at nsured address stated in the schedule Fatal injury & emergency care Fire extinguishing charges Foodstuffs Guest & domestic employees personal belongings	As stated in the schedule Nil basic excess Nil basic excess R1 000 compulsory excess10% of Sum Insured Nil basic excess Nil basic excess Nil basic excess Nil basic excess	As stated in your schedule R5 000 25% of Sum Insured R50 000 Fatal injury R50 000; emergency expenses R5 000 25% of Sum Insured R5 000 R10 000 Hole in one – R10 000 per annum/ Full hou
Section 2: CONTENTS Insured event Your cover AUTOMATIC EXTENSIONS OF COVER Accidental Damage/ Electronic, Electrical, or mechanical Alternative accommodation 3usiness equipment Cover for contents not contained at nsured address stated in the schedule Fatal injury & emergency care Fire extinguishing charges Foodstuffs Guest & domestic employees personal belongings Hole in one / Full House	As stated in the schedule Nil basic excess Nil basic excess R1 000 compulsory excess10% of Sum Insured Nil basic excess Nil basic excess Nil basic excess Nil basic excess Nil basic excess Nil basic excess Nil basic excess	As stated in your schedule R5 000 25% of Sum Insured R50 000 Fatal injury R50 000; emergency expenses R5 000 25% of Sum Insured R5 000 R10 000 Hole in one – R10 000 per annum/ Full hou R5 000 per annum
Section 2: CONTENTS nsured event Your cover AUTOMATIC EXTENSIONS OF COVER Accidental Damage/ Electronic, Electrical, or mechanical Alternative accommodation Business equipment Cover for contents not contained at nsured address stated in the schedule Fatal injury & emergency care Fire extinguishing charges Foodstuffs Guest & domestic employees personal belongings Hole in one / Full House	As stated in the schedule Nil basic excess Nil basic excess R1 000 compulsory excess10% of Sum Insured Nil basic excess Nil basic excess Nil basic excess Nil basic excess Nil basic excess Nil basic excess Nil basic excess	As stated in your schedule R5 000 25% of Sum Insured R50 000 Fatal injury R50 000; emergency expenses R5 000 25% of Sum Insured R5 000 R10 000 Hole in one – R10 000 per annum/ Full hou R5 000 per annum R10 000
Section 2: CONTENTS nsured event Your cover AUTOMATIC EXTENSIONS OF COVER Automatic excommodation Business equipment Cover for contents not contained at nsured address stated in the schedule Fatal injury & emergency care Fire extinguishing charges Foodstuffs Guest & domestic employees personal belongings Hole in one / Full House Hiring of security guards/watchmen Laundry	As stated in the schedule Nil basic excess Nil basic excess R1 000 compulsory excess10% of Sum Insured Nil basic excess Nil basic excess	As stated in your schedule R5 000 25% of Sum Insured R50 000 Fatal injury R50 000; emergency expenses R5 000 25% of Sum Insured R5 000 R10 000 Hole in one – R10 000 per annum/ Full hou R5 000 per annum R10 000 R5 000
Section 2: CONTENTS nsured event Your cover AUTOMATIC EXTENSIONS OF COVER Autornative accommodation Business equipment Cover for contents not contained at nsured address stated in the schedule Fatal injury & emergency care Fire extinguishing charges Foodstuffs Guest & domestic employees personal belongings Hole in one / Full House Hiring of security guards/watchmen Laundry Wetered water leakage	As stated in the schedule Nil basic excess Nil basic excess R1 000 compulsory excess10% of Sum Insured Nil basic excess Nil basic excess	As stated in your schedule R5 000 25% of Sum Insured R50 000 Fatal injury R50 000; emergency expenses R5 000 25% of Sum Insured R5 000 R10 000 Hole in one – R10 000 per annum/ Full hou R5 000 per annum R10 000 R5 000 R5 000
Section 2: CONTENTS insured event Your cover AUTOMATIC EXTENSIONS OF COVER Accidental Damage/ Electronic, Electrical, or mechanical Alternative accommodation Business equipment Cover for contents not contained at nsured address stated in the schedule Fatal injury & emergency care Fire extinguishing charges Foodstuffs Guest & domestic employees personal belongings Hole in one / Full House Hiring of security guards/watchmen _aundry Metered water leakage Money	As stated in the schedule Nil basic excess Nil basic excess R1 000 compulsory excess10% of Sum Insured Nil basic excess Nil basic excess	As stated in your schedule R5 000 25% of Sum Insured R50 000 Fatal injury R50 000; emergency expenses R5 000 25% of Sum Insured R5 000 R10 000 Hole in one – R10 000 per annum/ Full hou R5 000 R5 000 R5 000 R5 000 R5 000
Section 2: CONTENTS insured event Your cover AUTOMATIC EXTENSIONS OF COVER Accidental Damage/ Electronic, Electrical, or mechanical Alternative accommodation Business equipment Cover for contents not contained at insured address stated in the schedule Fatal injury & emergency care Fire extinguishing charges Foodstuffs Guest & domestic employees personal belongings Hole in one / Full House Hiring of security guards/watchmen _aundry Wetered water leakage Money Dutdoor and garden items	As stated in the schedule Nil basic excess Nil basic excess R1 000 compulsory excess10% of Sum Insured Nil basic excess Nil basic excess	As stated in your schedule R5 000 25% of Sum Insured R50 000 Fatal injury R50 000; emergency expenses R5 000 25% of Sum Insured R5 000 R10 000 Hole in one – R10 000 per annum/ Full hou R5 000 per annum R10 000 R5 000 R5 000 R5 000 R10 000
Section 2: CONTENTS insured event Your cover AUTOMATIC EXTENSIONS OF COVER Accidental Damage/ Electronic, Electrical, or mechanical Alternative accommodation 3usiness equipment Cover for contents not contained at nsured address stated in the schedule Fatal injury & emergency care Fire extinguishing charges Foodstuffs Guest & domestic employees personal belongings Hole in one / Full House Hiring of security guards/watchmen Laundry Wetered water leakage Money Dutdoor and garden items Replacing locks & keys	As stated in the schedule Nil basic excess Nil basic excess R1 000 compulsory excess10% of Sum Insured Nil basic excess Nil basic excess	As stated in your schedule R5 000 25% of Sum Insured R50 000 Fatal injury R50 000; emergency expenses R5 000 25% of Sum Insured R5 000 R10 000 Hole in one – R10 000 per annum/ Full hou R5 000 per annum R10 000 R5 000 R5 000 R5 000 R10 000 R10 000
Section 2: CONTENTS insured event Your cover AUTOMATIC EXTENSIONS OF COVER Accidental Damage/ Electronic, Electrical, or mechanical Alternative accommodation 3usiness equipment Cover for contents not contained at nsured address stated in the schedule Fatal injury & emergency care Fire extinguishing charges Foodstuffs Guest & domestic employees personal belongings Hole in one / Full House Hiring of security guards/watchmen Laundry Wetered water leakage Woney Dutdoor and garden items Replacing locks & keys Restoring data on computers	As stated in the schedule Nil basic excess Nil basic excess R1 000 compulsory excess10% of Sum Insured Nil basic excess Nil b	As stated in your schedule R5 000 25% of Sum Insured R50 000 Fatal injury R50 000; emergency expenses R5 000 25% of Sum Insured R5 000 R10 000 R5 000 R5 000 R5 000 R10 000 R10 000 R10 000 R10 000 R5 000 R10 000 R5 000 R
Section 2: CONTENTS Insured event Your cover AUTOMATIC EXTENSIONS OF COVER Accidental Damage/ Electronic, Electrical, or mechanical Alternative accommodation 3usiness equipment Cover for contents not contained at nsured address stated in the schedule Fatal injury & emergency care Fire extinguishing charges Foodstuffs Guest & domestic employees personal belongings Hole in one / Full House Hiring of security guards/watchmen aundry Metered water leakage Money Dutdoor and garden items Replacing locks & keys Restoring data on computers Restoring documents	As stated in the schedule Nil basic excess Nil basic excess R1 000 compulsory excess10% of Sum Insured Nil basic excess Nil b	As stated in your schedule R5 000 25% of Sum Insured R50 000 Fatal injury R50 000; emergency expenses R5 000 25% of Sum Insured R5 000 R10 000 R5 000 per annum R10 000 R5 000
Section 2: CONTENTS Insured event Your cover AUTOMATIC EXTENSIONS OF COVER Accidental Damage/ Electronic, Electrical, or mechanical Alternative accommodation Business equipment Cover for contents not contained at Insured address stated in the schedule Fatal injury & emergency care Fire extinguishing charges Foodstuffs Guest & domestic employees personal belongings Hole in one / Full House Hiring of security guards/watchmen Laundry Metered water leakage Money Outdoor and garden items Replacing locks & keys Restoring data on computers Restoring dacuments Swimming pool, boreholes, and other motors	As stated in the schedule Nil basic excess Nil basic excess R1 000 compulsory excess10% of Sum Insured Nil basic excess Nil b	As stated in your schedule R5 000 25% of Sum Insured R50 000 Fatal injury R50 000; emergency expenses R5 000 25% of Sum Insured R5 000 R10 000 R5 000 R5 000 R10 000 R5 000 R10 000 R5 000 R5 000 R10 000 R5 000 R5 000 R10 000 R5 000 R5 000 R10 000 R5 000 R10 000, two claims per annum
Section 2: CONTENTS Insured event Your cover AUTOMATIC EXTENSIONS OF COVER Accidental Damage/ Electronic, Electrical, or mechanical Alternative accommodation 3usiness equipment Cover for contents not contained at nsured address stated in the schedule Fatal injury & emergency care Fire extinguishing charges Foodstuffs Guest & domestic employees personal belongings Hole in one / Full House Hiring of security guards/watchmen aundry Metered water leakage Money Dutdoor and garden items Replacing locks & keys Restoring data on computers Restoring documents	As stated in the schedule Nil basic excess Nil basic excess R1 000 compulsory excess10% of Sum Insured Nil basic excess Nil b	As stated in your schedule R5 000 25% of Sum Insured R50 000 Fatal injury R50 000; emergency expenses R5 000 25% of Sum Insured R5 000 R10 000 R5 000 per annum R10 000 R5 000



MUA Insurance Acceptances (Pty) Ltd (Registration number 2008/011925/07) is an authorised Financial Services Provider (FSP No.: 37947) underwriting on behalf of Compass Insurance Company Limited (Registration number 1994/003010/06), a licenced non-life Insurer and Financial Services Provider (FSP No.: 12148)

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OPTIONAL EXTENSIONS OF COVER Accidental Damage Top-up	Nil basic excess	R 10 000	
Accidental Damage Top-up			
	Nil basic excess	R 25 000	
	Nil basic excess	R 50 000	
	Nil basic excess	R100 000	
Body Corporate Geyser Maintenance	Nil basic excess	reasonable costs	
Basic excess waiver No basic excess when you are over 55 years of age			
and not gainfully employed			
Voluntary and Compulsory excesses will apply to every claim			
Compulsory excesses Removal of Contents	R2 500 compulsory excess		
 Loss / damage from theft / attempted theft, 	R5 000 compulsory excess		
malicious damage or the escape or leaking of water			
when building is unoccupied			
 Loss or damage due to power surge 	R 3 500 compulsory excess		
in absence of a Class 2 SANS approved surge protection device fitted to the main electrical distribution board			
Section 3: ALL RISKS			
Insured event	Excess	Maximum Sum insured per item	
Your cover for Unspecified all risk items	R1 000 basic excess per event	25% of Sum Insured	
Your cover for Specified all risk items (as stated in your schedule)	·	As stated in your schedule	
Basic excess waiver			
 No basic excess when you are over 55 years of age 			
and not gainfully employed			
Compulsory Excesses			
Items stolen from unoccupied vehicle and vehicle has no compartment	R1 000 compulsory excess		
SECTION 4: PERSONAL LEGAL LIABILITY			
Insured Event	Excess	Limit of Indemnity	
Personal Legal Liability	Nil basic excess	R10 000 000	
Automatic extensions			
Tenants' liability	Nil basic excess	R10 000 000	
Wrongful arrest	Nil basic excess	R10 000 000	
Liability to domestic employees	Nil basic excess	R10 000 000	
Security companies / Garden Services	Nil basic excess	R3 000 000	
Business premises liability	Nil basic excess	R3 000 000	
Trustees and Members Liability	Nil basic excess	R3 000 000	
	NII DASIC EXCESS	13 000 000	
Section 5: MOTOR	Friends	Maximum Sum insured	
Insured event	Excess		
	As stated in the schedule	As stated in your schedule	
AUTOMATIC EXTENSION OF COVER	A111.1	55.000	
Authorising emergency repairs	Nil basic excess	R5 000	
Changes to your vehicle because of physical injury	Nil basic excess Nil basic excess	R50 000	
Child seat Delivery after repairs	Nil basic excess	R 2 500 Reasonable costs	
Difference in excess for a hired vehicle	Nil basic excess	R5 000	
Fire extinguishing charges	Nil basic excess	Reasonable costs	
Fire extinguisining charges Four x Four			
	Nil basis evense	P7 500	
 Emergency repairs 	Nil basic excess Nil basic excess	R7 500 R5 000	
Emergency repairs Winching equipment		10000	
Winching equipment	Basic excess of 15% of claim minimum P 150	R10.000	
Winching equipment Head, Tail, or spotlight damage	Basic excess of 15% of claim, minimum R 150	R10 000	
Winching equipment Head, Tail, or spotlight damage Imported parts	Nil basic excess	R10 000	
Winching equipment Head, Tail, or spotlight damage Imported parts Locks and keys	Nil basic excess Nil basic excess	R10 000 R10 000	
Winching equipment Head, Tail, or spotlight damage Imported parts Locks and keys Emergency Care Benefit	Nil basic excess Nil basic excess Nil basic excess	R10 000 R10 000 R5 000	
Winching equipment Head, Tail, or spotlight damage Imported parts Locks and keys Emergency Care Benefit Radios, various players, and specified accessories	Nil basic excess Nil basic excess Nil basic excess Basic excess of 25% of claim, minimum R250	R10 000 R10 000 R5 000 2.5% of vehicle value, maximum R10 000	
Winching equipment Head, Tail, or spotlight damage Imported parts Locks and keys Emergency Care Benefit Radios, various players, and specified accessories Repatriation costs	Nil basic excess Nil basic excess Nil basic excess Basic excess of 25% of claim, minimum R250 Nil basic excess	R10 000 R10 000 R5 000 2.5% of vehicle value, maximum R10 000 R15 000	
Winching equipment Head, Tail, or spotlight damage Imported parts Locks and keys Emergency Care Benefit Radios, various players, and specified accessories Repatriation costs Replacing your vehicle	Nil basic excess Nil basic excess Nil basic excess Basic excess of 25% of claim, minimum R250 Nil basic excess Nil basic excess	R10 000 R10 000 R5 000 2.5% of vehicle value, maximum R10 000 R15 000 Up to your Sum Insured	
Winching equipment Head, Tail, or spotlight damage Imported parts Locks and keys Emergency Care Benefit Radios, various players, and specified accessories Repatriation costs Replacing your vehicle Reward for information	Nil basic excess Nil basic excess Nil basic excess Basic excess of 25% of claim, minimum R250 Nil basic excess Nil basic excess Nil basic excess	R10 000 R10 000 R5 000 2.5% of vehicle value, maximum R10 000 R15 000 Up to your Sum Insured R10 000	
Winching equipment Head, Tail, or spotlight damage Imported parts Locks and keys Emergency Care Benefit Radios, various players, and specified accessories Repatriation costs Replacing your vehicle Reward for information Tow-in costs and vehicle protection	Nii basic excess Nii basic excess Nii basic excess Basic excess of 25% of claim, minimum R250 Nii basic excess Nii basic excess Nii basic excess Nii basic excess Nii basic excess	R10 000 R10 000 R5 000 2.5% of vehicle value, maximum R10 000 R15 000 Up to your Sum Insured R10 000 R2 000	
Winching equipment Head, Tail, or spotlight damage Imported parts Locks and keys Emergency Care Benefit Radios, various players, and specified accessories Repatriation costs Replacing your vehicle Reward for information	Nil basic excess Nil basic excess Nil basic excess Basic excess of 25% of claim, minimum R250 Nil basic excess Nil basic excess Nil basic excess	R10 000 R10 000 R5 000 2.5% of vehicle value, maximum R10 000 R15 000 Up to your Sum Insured R10 000	



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Compass Insure

Window glass Wreckage removal costs Nil basic excess OPTIONAL EXTENSIONS OF COVER Nil basic excess Car Hire Cover for Credit Shortfall Nil basic excess Comprehensive motor Extension Nil basic excess Basic excess waivers No basic excess when you or named driver are over 55 years of age, licensed over 5 years and are not gainfully employed Voluntary and Compulsory excesses will apply to every claim **Compulsory excesses** Where the insured vehicle is damaged whilst R 3 500 compulsory excess being driven by or is in the charge of, for the purpose of being driven, by a person licenced less than 2 years or younger than 25 years of age, other than the main driver, or when with a member of the motor trade and being overhauled, serviced, or repaired or waiting for collection from a recognised motor dealer. Section 6: MOTORCYCLES Insured event Excess As stated in your schedule Your cove AUTOMATIC EXTENSIONS OF COVER Nil basic excess Authorising emergency repairs Delivery after repairs Nil basic excess Imported parts Nil basic excess Locks and keys Nil basic excess Emergency Care Benefit Nil basic excess Radios, various players, and specified accessories Repatriation costs Nil basic excess Replacing your vehicle Nil basic excess Reward for information Nil basic excess Tow-in costs and vehicle protection Nil basic excess Tracking device Nil basic excess Wreckage removal Nil basic excess OPTIONAL EXTENSIONS OF COVER Cover for Credit Shortfall Nil basic excess Basic excess waivers No basic excess when you or named driver are over 55 years of age, licensed ٠ over 5 years and are not gainfully employed Voluntary and Compulsory excesses will apply to every claim SECTION 7: CARAVANS AND TRAILERS Insured event Excess Your cove AUTOMATIC EXTENSIONS OF COVER Authorising emergency repairs Nil basic excess Nil basic excess Delivery after repairs Locks and keys Nil basic excess Repatriation costs Nil basic excess Reward for Information Nil basic excess Tow-in costs and vehicle protection Nil basic excess Nil basic excess Wreckage removal costs OPTIONAL EXTENSIONS OF COVER Cover for Credit Shortfall Nil basic excess Basic excess waivers No basic excess when you or • named driver are over 55 years of age, licensed over 5 years and are not gainfully employed Voluntary and Compulsory excesses will apply

to every claim



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Basic excess of 15% of claim, minimum R150

Up to your Sum Insured Reasonable costs

As stated in your schedule 30% of Sum Insured, Limited to R500 000 Up to your Sum Insured

Basic excess of 5% of claim, minimum R 250

Maximum Sum insured As stated in your schedule

R3 500 Reasonable costs R5 000 R15 000 R10 000 R2 000 reasonable costs

30% of Sum Insured, limited to R 100 000

reasonable cost

R5 000 R5 000 R10 000 R15 000 Up to your Sum Insured R10 000 R2 000 R2 000 Reasonable costs

Maximum Sum insured

R3 500

R5 000

As stated in your schedule

30% of Sum insured, limited to R500 000

Compass Insure

	ent	Excess	Limit of Indemnity
Legal Liabili	ty to Third Parties	Nil basic excess	R10 000 000
Watercraft le		Nil basic excess	R5 000 000
	WATERCRAFT		
Insured eve	ent	Excess	Maximum Sum insured
Your cover Automatic	extensions		As stated in your schedule
	emergency repairs	Nil basic excess	R5 000
•	shing charges	Nil basic excess	Reasonable costs
Imported pa	rts	Nil basic excess	R5 000
Locks and k	eys	Basic excess of 15% of claim, minimum R 150	up to 25 % of Sum Insured
Repatriation		Nil basic excess	R20 000
Tow-in costs		Nil basic excess	Reasonable costs
Basic exce	ss waivers		
•	No basic excess when you, your spouse or life partner or any named pilot is piloting or in charg of the watercraft and are over 55 years of age, licensed over 5 years and are not gainfully emp		
Voluntary ar to every clai	nd Compulsory excesses will apply m		
CYBER LIA Cyber-attacl		Nil basic excess	R120 000
	Assist (24-hour legal assist line)	Nil basic excess	Unlimited
	Assist (Legal mediation)	Nil basic excess	Unlimited
Cyber Legal	Assist (Legal litigation)	Nil basic excess	R55 000
CYBER THI		Nil basic excess	R25 000
CYBER BU			
	Assist (24-hour legal assist line)	Nil basic excess	Unlimited Unlimited
Legal Media	uon	Nil basic excess	Ghimileu
SECTION 1	1: PERSONAL ACCIDENT		
Your Cover		Excess	Maximum Sum Insured
Main Memb	er Cover Plans available		
Option 1			
•	Death	Nil basic excess	R 250 000
•	Disability Hospitalisation (per day)	Nil basic excess Nil basic excess	R 250 000 R 500 (per day)
Option 2			
•	Death Dischilltr	Nil basic excess	R 500 000
	Disability	Nil basic excess Nil basic excess	R 500 000 R 1 000 (per day)
•			
•	Hospitalisation (per day)		
•			
•		Nil basic excess	R 1 000 000
• Option 3	Hospitalisation (per day) Death Disability	Nil basic excess	R 1 000 000
• Option 3	Hospitalisation (per day) Death		
Option 3	Hospitalisation (per day) Death Disability	Nil basic excess	R 1 000 000
Option 3 • • • •	Hospitalisation (per day) Death Disability Hospitalisation (per day)	Nil basic excess	R 1 000 000
Option 3 • • • • • • • • • • • • • • • •	Hospitalisation (per day) Death Disability Hospitalisation (per day) Denefit (death / disability / hospitalisation) dren unborn up to the age of 6 years old dren 6 up to the age of 14 years old	Nil basic excess Nil basic excess	R 1 000 000 R 1 250 (per day)
Option 3 • • • • • • • • • • • • •	Hospitalisation (per day) Death Disability Hospitalisation (per day) Denefit (death / disability / hospitalisation) dren unborn up to the age of 6 years old	Nil basic excess Nil basic excess Nil basic excess	R 1 000 000 R 1 250 (per day) R10 000 R30 000
Children's I Children's I Children's I chil chil if th	Hospitalisation (per day) Death Disability Hospitalisation (per day) Denefit (death / disability / hospitalisation) dren unborn up to the age of 6 years old dren 6 up to the age of 14 years old dren between 14 and 21, and up to 25 ey are registered full-time students	Nil basic excess Nil basic excess Nil basic excess Nil basic excess	R 1 000 000 R 1 250 (per day) R10 000 R30 000
Children's I Children's I Children's I Child Chil Chil Chil if th	Hospitalisation (per day) Death Disability Hospitalisation (per day) Denefit (death / disability / hospitalisation) dren unborn up to the age of 6 years old dren 6 up to the age of 14 years old dren between 14 and 21, and up to 25 ey are registered full-time students EXTENSIONS	Nil basic excess Nil basic excess Nil basic excess Nil basic excess	R 1 000 000 R 1 250 (per day) R10 000 R30 000
Children's I Children's I Children's I Children's Chil Chil if th OPTIONAL Cohabiting	Hospitalisation (per day) Death Disability Hospitalisation (per day) Denefit (death / disability / hospitalisation) dren unborn up to the age of 6 years old dren 6 up to the age of 14 years old dren between 14 and 21, and up to 25 ey are registered full-time students	Nil basic excess Nil basic excess Nil basic excess Nil basic excess	R 1 000 000 R 1 250 (per day) R10 000 R30 000
Children's I Children's I Children's I Children's Chil Chil if th OPTIONAL Cohabiting	Hospitalisation (per day) Death Disability Hospitalisation (per day) Denefit (death / disability / hospitalisation) dren unborn up to the age of 6 years old dren between 14 and 21, and up to 25 ey are registered full-time students EXTENSIONS Partner or Spouse	Nil basic excess Nil basic excess Nil basic excess Nil basic excess	R 1 000 000 R 1 250 (per day) R10 000 R30 000 25% of the main member's Sum Insure
Option 3 Children's 1 Children's 1 Childr	Hospitalisation (per day) Death Disability Hospitalisation (per day) Denefit (death / disability / hospitalisation) dren unborn up to the age of 6 years old dren 6 up to the age of 14 years old dren between 14 and 21, and up to 25 ey are registered full-time students EXTENSIONS Partner or Spouse Death	Nil basic excess Nil basic excess Nil basic excess Nil basic excess Nil basic excess	R 1 000 000 R 1 250 (per day) R10 000 R30 000 25% of the main member's Sum Insure R 250 000
Children's I Children's I Children's I Children's Chil Chil if th OPTIONAL Cohabiting	Hospitalisation (per day) Death Disability Hospitalisation (per day) Denefit (death / disability / hospitalisation) dren unborn up to the age of 6 years old dren between 14 and 21, and up to 25 ey are registered full-time students EXTENSIONS Partner or Spouse Death Disability	Nil basic excess Nil basic excess Nil basic excess Nil basic excess	R 1 000 000 R 1 250 (per day) R10 000 R30 000 25% of the main member's Sum Insure R 250 000 R 250 000
Option 3 Children's 1 Children's Chil c	Hospitalisation (per day) Death Disability Hospitalisation (per day) Denefit (death / disability / hospitalisation) dren unborn up to the age of 6 years old dren 6 up to the age of 14 years old dren between 14 and 21, and up to 25 ey are registered full-time students EXTENSIONS Partner or Spouse Death	Nil basic excess Nil basic excess Nil basic excess Nil basic excess Nil basic excess Nil basic excess Nil basic excess	R 1 000 000 R 1 250 (per day) R10 000 R30 000 25% of the main member's Sum Insure R 250 000
Option 3 Children's I Children's I chil chil chil chil if th OPTIONAL Cohabiting Option 1	Hospitalisation (per day) Death Disability Hospitalisation (per day) Denefit (death / disability / hospitalisation) dren unborn up to the age of 6 years old dren between 14 and 21, and up to 25 ey are registered full-time students EXTENSIONS Partner or Spouse Death Disability	Nil basic excess Nil basic excess Nil basic excess Nil basic excess Nil basic excess Nil basic excess Nil basic excess	R 1 000 000 R 1 250 (per day) R10 000 R30 000 25% of the main member's Sum Insure R 250 000 R 250 000
Option 3 Children's I Children's I chil chil chil chil chil chil chil Children's I Children's I Childr	Hospitalisation (per day) Death Disability Hospitalisation (per day) Denefit (death / disability / hospitalisation) dren unborn up to the age of 6 years old dren between 14 and 21, and up to 25 ey are registered full-time students EXTENSIONS Partner or Spouse Death Disability	Nil basic excess Nil basic excess Nil basic excess Nil basic excess Nil basic excess Nil basic excess Nil basic excess	R 1 000 000 R 1 250 (per day) R10 000 R30 000 25% of the main member's Sum Insure R 250 000 R 250 000 R 500 (per day) R 500 000
Option 3 Children's I Children's I Childr	Hospitalisation (per day) Death Disability Hospitalisation (per day) Denefit (death / disability / hospitalisation) dren unborn up to the age of 6 years old dren 6 up to the age of 14 years old dren between 14 and 21, and up to 25 ey are registered full-time students EXTENSIONS Partner or Spouse Death Disability Hospitalisation (per day)	Nil basic excess Nil basic excess	R 1 000 000 R 1 250 (per day) R10 000 R30 000 25% of the main member's Sum Insure R 250 000 R 250 000 R 500 (per day)

Insuring the Individual.

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Compass Insure

•	Death Disability Hospitalisation (per day)	Nil basic excess Nil basic excess Nil basic excess	R 1 000 000 R 1 000 000 R 1 250 (per day)				
Domestic employee's Benefit							
Option 1							
•	Death	Nil basic excess	R 50 000				
•	Disability	Nil basic excess	R 50 000				
•	Hospitalisation (per day)	Nil basic excess	R 250 (per day)				
SECTION 12: IDENTITY THEFT							
Insured Ev	vent	Excess	Limit of Indemnity				
•	Legal expenses	Nil basic excess	R50 000				
•	Lost income	Nil basic excess	R5 000				
•	Obligation to pay	Nil basic excess	R5 000				
•	Miscellaneous expenses	Nil basic excess	R5 000				

"For policy valuation purposes all amounts stated in the policy including sums insured, limits of cover, excesses, and deductibles, are expressed inclusive of VAT. For clarity it is noted that in cases where an excess is expressly recovered by an insurer from an insured the excess amount in terms of the policy so recovered does not constitute a consideration as defined in the VAT Act and as such has no VAT consequence."

NOTE:

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- Any voluntary excesses will be noted on the policy schedule and not on this page. Compulsory excesses may apply to your policy and will be noted on the policy schedule, if applicable.



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